

Attorney Docket No. JDC-002-US

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

IN RE APPLICATION OF: JONATHAN D. COOPER

APPLICATION No.: 10/716,637

FILED: 11/18/2003

FOR: IMPROVED MONEY TRANSFER SYSTEM AND  
METHOD WITH ADDED SECURITY FEATURES

EXAMINER:

HAYES, JOHN W.

ART UNIT:

3621

PATENT

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AUG 25 2004

**AMENDMENT**

Dear Sir:

In response to the office action dated July 12, 2004, please kindly amend the above referenced application as follows:

**Amendments to the Claims** are reflected in the listing of claims, which begins on page 2 of this paper, wherein claims 59-62, 64-65, 67- 68, and 71-74 are amended.

**Remarks** begin on page 6 of this paper.